

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In Re:**  
NAKKIA S MITCHELL

**Case No. 22-10274-ELF  
Chapter: 13**

**Debtor.**

CAPITAL ONE AUTO FINANCE, A  
DIVISION OF CAPITAL ONE, N.A.

Movant

Vs.

NAKKIA S MITCHELL

(Debtor)

KENNETH E. WEST

(Trustee)

Respondent(s)

**CERTIFICATION OF DEFAULT**

NOW COMES the above-captioned Movant Capital One Auto Finance, a division of Capital One, N.A. (hereinafter referred to as “Movant”) by and through their attorneys, Lavin, Cedrone, Graver, Boyd & DiSipio, who file this Certification of Default upon the following:

1. A Motion for Relief from the Automatic Stay was filed by Movant on October 31, 2022, at Doc. 43. The Motion for Relief from the Automatic Stay was settled by Stipulation on November 10, 2022, at Doc 46. Order Approving Stipulation filed on November 15, 2022, at Doc 48.
2. Per the Stipulation, the Debtor has failed to make regular payments, applying the last payments received to the earlier through payments due, from December 21, 2022, through February 21, 2023, resulting in a default of \$1,313.97.

3. According to the Stipulation, Movant has sent a notice to Debtor and attached it as an Exhibit.
4. To date, the default has not been cured by the Debtor.
5. As such, Movant requests entry of the attached Order in connection with the Motion for Relief from the Automatic Stay.

Respectfully submitted,  
Lavin, Cedrone, Graver, Boyd & DiSipio

/s/ Regina Cohen  
Regina Cohen, Esquire  
Formed in the State of PA  
190 North Independence Mall West 6th  
& Race Streets  
Suite 500  
Philadelphia, PA 19106  
Tel: (215) 351-7551  
Fax: (215) 627-2551  
E-mail: RCohen@lavin-law.com  
Attorney for Movant